

Form finmgtc

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 23-13122-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael T Laux
36 Creek Road
Brick, NJ 08724

Denise M. Laux
aka Denise M. Raspatello
36 Creek Road
Brick, NJ 08724

Social Security No.:
xxx-xx-0599

xxx-xx-4980

Employer's Tax I.D. No.:

NOTICE OF FAILURE TO FILE CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Certification About a Financial Management Course* (Official Form 423) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: July 3, 2023

JAN: admi

Jeanne Naughton
Clerk

In re:
Michael T Laux
Denise M. Laux
Debtors

Case No. 23-13122-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 05, 2023

User: admin
Form ID: finmgtc

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael T Laux, Denise M. Laux, 36 Creek Road, Brick, NJ 08724-3302

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 06 2023 02:00:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 06 2023 02:00:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Christopher G. Cassie	on behalf of Joint Debtor Denise M. Laux ccassie@keaveneylegalgroup.com atruss@keaveneylegalgroup.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jul 05, 2023

Form ID: finmgtc

Total Noticed: 3

Christopher G. Cassie

on behalf of Debtor Michael T Laux ccassie@keaveneylegalgroup.com atruss@keaveneylegalgroup.com

Denise E. Carlon

on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5